

Information to identify the case:

Debtor 1	<u>Kathy A Duffy</u>	Social Security number or ITIN	xxx-xx-1205
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-13926-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathy A Duffy

6/19/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Kathy A Duffy
DebtorCase No. 20-13926-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Kathy A Duffy, 39 Woodland Drive, Vernon, NJ 07462-3510
 518752471 +Midland Credit Management, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 518752472 +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 518752474 Pressler Felt Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 518752478 +TD Bank USA, c/o Lyons Dougherty Veldhuis Esq., 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 518752462 +EDI: TSYS2.COM Jun 20 2020 05:18:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
 518752463 +EDI: CAPITALONE.COM Jun 20 2020 05:18:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
 518752464 E-mail/PDF: creditonebknofications@resurgent.com Jun 20 2020 02:17:07 Credit One Bank N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
 518752465 +EDI: TSYS2.COM Jun 20 2020 05:18:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 518752466 +EDI: DISCOVER.COM Jun 20 2020 05:18:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 518752467 +E-mail/Text: bncnotices@becket-lee.com Jun 20 2020 02:19:08 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 518752468 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 02:16:25 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
 518752469 +E-mail/PDF: MerrickBKNofications@Resurgent.com Jun 20 2020 02:16:01 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 518752470 +EDI: MID8.COM Jun 20 2020 05:18:00 Midland Credit Management, PO BOX 60578, Los Angeles, CA 90060-0578
 518752473 +EDI: NAVIENTFKASMSERV.COM Jun 20 2020 05:18:00 Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 518752475 E-mail/Text: jennifer.chacon@spservicing.com Jun 20 2020 02:21:35 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 518752476 EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
 518752767 +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518752477 +EDI: WTRNBANK.COM Jun 20 2020 05:18:00 Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 518752479 +EDI: WFFC.COM Jun 20 2020 05:18:00 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jun 19, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of Terwin Mortgage Trust 2006-17HE Asset-Backed Certificates, Series 2006-17HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James C. Zimmermann on behalf of Debtor Kathy A Duffy jim@jzlawyer.com, office@jzlawyer.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4